

Effective Date: Upon purchase

Welcome to OptionHub (“Company”, “we”, “us”, “our”). These Terms of Service (“Terms”) govern your access to and use of the OptionHub Discord membership, digital content, and services (“Services”).

By purchasing or accessing our Services, **you agree to these Terms.**

1. Digital Service Description

OptionHub provides digital educational services, including:

- Discord community access
- Digital guides, trainings, and educational resources
- Market analysis
- Trading psychology and strategy materials

No physical products are delivered.

Delivery is complete **once Discord access is granted.**

2. Membership Plans

Membership options include:

- Monthly — \$199
- Six-Month — \$999
- Yearly — \$1,999
- Any discounted, promotional, or special-offer pricing

All plans automatically renew unless cancelled under Section 8.

3. No Refund Policy

Due to the nature of digital services, **ALL SALES ARE FINAL**.

No refunds will be issued under ANY circumstances, including:

- Change of mind
- Lack of usage
- Dissatisfaction
- Cancelled subscription after access
- Inability to participate
- Digital delivery already completed

You agree **not** to file chargebacks or payment disputes after access is granted.

4. Disclaimers (Not Financial Advice)

OptionHub does **NOT** provide:

- Investment advice
- Financial advice
- Guaranteed profits
- Personalized trading guidance

Trading involves risk. You participate at your own discretion and responsibility.

5. Behavior & Community Rules

You agree to:

- Maintain respectful behavior
- Not harass or attack members
- Not leak, resell, or copy content
- Not share signals or analysis outside the server
- Follow admin instructions

Violations may result in immediate removal **without refund**.

6. Intellectual Property

All content, strategies, videos, and materials belong to OptionHub.
You may not reproduce, share, resell, or distribute any content.

7. Billing & Payment Authorization

By purchasing a membership, you authorize recurring charges via Stripe, PayPal, or credit/debit card.

8. Cancellation Policy

Cancel at least **7 days before** your next billing cycle.

Prepaid plans (6-month/yearly) are **not prorated** and will not be refunded.

9. Data Storage & Logs

OptionHub may store login timestamps, IP addresses, access logs, and Discord activity for fraud prevention and dispute defense.

10. Termination

OptionHub may terminate your access for violations, fraud, harassment, or misuse.
No refunds will be issued.

11. Governing Law

These Terms are governed by New York State law.
Any disputes will be handled in courts located in Baldwin, NY.

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